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receive from said customer a cash advance request;

record the cash advance request;

update said collateral information of said customer such that said customer collateral information is current;

evaluate said current, customer collateral information;

evaluate current credit status of said customer including an analysis of at least one of said customer's business performance, dilution, and advance rate; and

determine to at least one of approve said customer's cash advance request, deny said customer's cash advance request, and initiate a manual review of said customer collateral information.

Remarks

The Office Action mailed May 13, 2002 and the Advisory Action mailed November 5, 2002 have been carefully reviewed and the foregoing amendment has been made in consequence thereof.

Claims 1-24 are pending in this application. Claims 1-22 stand rejected. Claims 23 and 24 have been newly added.

Submitted herewith is a Submission of Marked Up Paragraphs and Claims, and a Request for Approval of Drawing Changes. The specification and Figures 3, 4, 5, 9, 10, 12, 18, 19, 24, and 25 have been amended for clarification purposes and to correct certain reference characters. No new matter has been added.

Additionally, Figure 21 has been divided into Figures 21A-21C on separate drawing sheets, Figure 22 has been divided into Figures 22A-22C on separate drawing sheets, and Figure 23 has been divided into Figures 23A-23B on separate drawing sheets. The specification has

been amended as set forth above to reflect the division of Figures 21, 22, and 23. No new matter has been introduced by the proposed division of Figures 21, 22, and 23, and the corresponding amendments to the specification. In anticipation of approval, formal drawings are submitted herewith for consideration.

A fee calculation sheet for the newly added claims along with authorization to charge a deposit account in the amount of the calculated fee are submitted herewith. Additionally, in accordance with 37 C.F.R. 1.136(a), a three-month extension of time is submitted herewith to extend the due date of the response to the Office Action dated May 13, 2002 for the above-identified patent application from August 13, 2002 through and including November 13, 2002. An extension of one-month has already been secured. The fee paid therefore of \$110.00 is deducted from the total fee due for the total months of extension now requested. Authorization to charge a deposit account in the amount of \$810.00 to cover this extension of time request also is submitted herewith.

The rejection of Claims 1-4 and 12-15 under 35 U.S.C. § 103 as being unpatentable over Highbloom (U.S. Patent 5,323,315) in view of Hogan (U.S. Pat. App. Pub. No. 2001/0013545 A1) is respectfully traversed.

Highbloom generally describes a system (10) for monitoring the status of individual items of personal property which serve as collateral for securing financing. System (10) includes a disc drive (26) associated with a processor (16) for allowing the transfer of data from a remote location to be entered into the processor by means of a floppy disk (28) or a magnetic tape. (Col. 7, lines 3-6). System (10) receives financial information that includes information pertaining to a floor plan credit loan, a consumer loan being extended, or the receipt of money which is paid for the repayment of a particular loan. System (10) analyzes the financial information to track prompt repayment of a loan, to note any delinquent payments, and to determine if a particular item is simultaneously being financed by two financing sources. (Col. 4, line 52 to Col. 5, line 11).

Hogan describes a financial transaction card payment system, such as a credit card payment system having an installment loan feature. (Page 3, para. 34). Hogan also describes a statement that includes, among other things, the current installment payment amount due, being mailed to the cardholder. (Page 3, para. 38). After the payment is received from the customer, the system then determines whether the payment received is less than the installment loan amount due. If the payment received is less than the installment loan amount due, a cash advance in the amount of the difference between the payment received and the installment loan amount due is charged against the cardholder's credit line. (Page 4, para. 39). Notably, Hogan does not describe nor suggest evaluating a cardholder's current collateral information and current credit status.

Claim 1 recites a method for processing cash advance requests using a process management and workflow system wherein the method includes "receiving a cash advance request at the process management and workflow system...operating the process management and workflow system to record the cash advance request...evaluate current collateral information...and evaluate current credit status."

Neither Highbloom nor Hogan, considered alone or in combination, describe nor suggest a method for processing cash advance requests using a process management and workflow system wherein the method includes receiving a cash advance request at the process management and workflow system, and operating the process management and workflow system to record the cash advance request, evaluate current collateral information, and evaluate current credit status. More specifically, although Highbloom does describe a computer system for monitoring the status of individual items of personal property which serve as collateral for securing financing, Highbloom does not describe nor suggest a method for processing cash advance requests that includes receiving a cash advance request, and operating a process management and workflow system to record the cash advance request and evaluate current credit status.

Moreover, although Hogan describes a system that charges a difference between a credit card payment received and a credit card installment loan amount due against a cardholders credit line as a cash advance, Hogan does not describe nor suggest a method for processing cash advance requests that includes evaluating current collateral information and evaluating current credit status. Additionally, Applicants respectfully traverse the suggestion in the Office Action that Hogan discloses a method for processing a cash advance request via a financial transaction card. Applicants also respectfully traverse the suggestion that it would be obvious to substitute the floppy disk in Highbloom with the credit card in Hogan and that credit cards and floppy disks are an art recognized equivalent.

Furthermore, even assuming, arguendo, that there is motivation to combine Highbloom and Hogan, which Applicants deny, the combination of Highbloom and Hogan does not describe nor suggest a method for processing cash advance requests that includes operating a process management and workflow system to evaluate current credit status. Accordingly, Applicants respectfully submit that Claim 1 is patentable over Highbloom in view of Hogan.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 1 be withdrawn.

Claims 2-4 depend, directly or indirectly, from independent Claim 1 which is submitted to be in condition for allowance. When the recitations of Claims 2-4 are considered in combination with the recitations of Claim 1, Applicants respectfully submit that dependent Claims 2-4 are also patentable over Highbloom in view of Hogan.

Claim 12 recites a system for processing cash advance requests, wherein the system includes a data repository, and a process management and workflow system coupled to the data repository, wherein the process management and workflow system is configured to “receive a cash advance request ...record the cash advance request...evaluate current collateral information...and evaluate current credit status.”

Neither Highbloom nor Hogan, considered alone or in combination, describe nor suggest a system for processing cash advance requests wherein the system includes a data repository, and a process management and workflow system coupled to the data repository, wherein the process management and workflow system is configured to receive a cash advance request, record the cash advance request, evaluate current collateral information, and evaluate current credit status. Rather, Highbloom describes a computer system for monitoring the status of individual items of personal property which serve as collateral for securing financing, and Hogan describes a system that charges a difference between a credit card payment received and a credit card installment loan amount due against a cardholders credit line as a cash advance. Accordingly, Applicants submit that Claim 12 is patentable over Highbloom in view of Hogan.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 12 be withdrawn.

Claims 13-15 depend, directly or indirectly, from independent Claim 12 which is submitted to be in condition for allowance. When the recitations of Claims 13-15 are considered in combination with the recitations of Claim 12, Applicants respectfully submit that dependent Claims 13-15 are also patentable over Highbloom in view of Hogan.

Notwithstanding the above, the rejection of Claims 1-4 and 12-15 under 35 U.S.C. § 103(a) as being unpatentable over Highbloom in view of Hogan is further traversed on the grounds that the Section 103 rejection of the presently pending claims is not a proper rejection. Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Highbloom using the teachings of Hogan. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combination. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to

pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.

As the Federal Circuit has recognized, obviousness is not established merely by combining references having different individual elements of pending claims. Ex parte Levengood, 28 U.S.P.Q.2d 1300 (Bd. Pat. App. & Inter. 1993). MPEP 2143.01. Rather, there must be some suggestion, outside of Applicants' disclosure, in the prior art to combine such references, and a reasonable expectation of success must be both found in the prior art, and not based on Applicants' disclosure. In re Vaeck, 20 U.S.P.Q.2d 1436 (Fed. Cir. 1991). In the present case, neither a suggestion or motivation to combine the prior art disclosures, nor any reasonable expectation of success has been shown.

Neither Highbloom nor Hogan, considered alone or in combination, describe nor suggest the claimed combination. Rather, the present Section 103 rejection is based on a combination of teachings selected from multiple patents in an attempt to arrive at the claimed invention. Specifically, Highbloom is cited for teaching a computer readable medium to exchange financial information. To the extent understood, however, Highbloom actually teaches a system for entering financial information pertaining to a floor plan credit loan, a consumer loan being extended, or the receipt of money into a processor at a remote location by means of a floppy disk. Hogan is cited for teaching a method to process a cash advance request via a financial transaction card. To the extent understood, however, Hogan actually teaches a system that charges a difference between a credit card payment received and a credit card installment loan amount due against a cardholders credit line as a cash advance. Applicants respectfully traverse Examiners statement that it would be obvious to substitute the floppy disk in Highbloom with the credit card in Hogan and that credit cards and floppy disks are an art recognized equivalent.

Since there is no teaching nor suggestion for the combination of Highbloom and Hogan, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a combination is impermissible, and for this reason alone, Applicants request that the Section 103 rejection of Claims 1-4 and 12-15 be withdrawn.

For the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 1-4 and 12-15 be withdrawn.

The rejection of Claims 5-11 and 13-22 under 35 U.S.C. § 103 as being unpatentable over Highbloom (U.S. Patent 5,323,315) in view of Hogan (U.S. Pat. App. Pub. No. 2001/0013545 A1) and further in view of DeFrancesco et al. (U.S. Pat. No. 5,878,403) (“DeFrancesco”) is respectfully traversed.

Highbloom and Hogan are described above. DeFrancesco describes a centralized credit application entry and routing system which accepts applications from automotive dealerships, and selectively forwards them to funding sources. (Col. 8, lines 62-67). The system sends the application directly to the funding sources credit application processing system bypassing the need for the funding source to manually enter the application. (Col. 9, lines 22-26). The system also provides for secure access to the credit application and routing system, facilitating multiple levels of security. (Col. 5, lines 44-47).

Claims 5-11 depend, either directly or indirectly, from independent Claim 1 which recites a method for processing cash advance requests using a process management and workflow system wherein the method includes “receiving a cash advance request at the process management and workflow system...and operating the process management and workflow system to record the cash advance request...evaluate current collateral information...and evaluate current credit status.”

None of Highbloom, Hogan, or DeFrancesco, considered alone or in combination, describe or suggest a method for processing cash advance requests using a process management and workflow system wherein the method includes receiving a cash advance request at the process management and workflow system, and operating the process management and workflow system to record the cash advance request, evaluate current collateral information, and evaluate current credit status. More specifically, Highbloom describes a computer system for monitoring the status of individual items of personal property which serve as collateral for securing financing. Highbloom does not describe nor suggest a method for processing cash advance requests that includes receiving a cash advance request, and operating a process management and workflow system to record the cash advance request and evaluate current credit status.

Hogan describes a system that charges a difference between a credit card payment received and a credit card installment loan amount due against a cardholders credit line as a cash advance. In contrast to the present invention, Hogan does not describe nor suggest a method for processing cash advance requests that includes evaluating current collateral information and evaluating current credit status.

DeFrancesco describes a centralized credit application entry and routing system which accepts applications from automotive dealerships, and selectively forwards them to funding sources. However, DeFrancesco does not describe nor suggest a method for processing cash advance requests that includes receiving a cash advance request, and operating a process management and workflow system to record the cash advance request, evaluate current collateral information, and evaluate current credit status.

Furthermore, even assuming, arguendo, that there is motivation to combine Highbloom, Hogan, and DeFrancesco, which Applicants deny, the combination of Highbloom, Hogan, and DeFrancesco does not describe nor suggest a method for processing cash advance requests that includes operating a process management and workflow system to evaluate current credit status.

Accordingly, Applicants respectfully submit that Claim 1 is patentable over Highbloom in view of Hogan, and further in view of DeFrancesco.

Claims 5-11 depend, directly or indirectly, from independent Claim 1 which is submitted to be in condition for allowance. When the recitations of Claims 5-11 are considered in combination with the recitations of Claim 1, Applicants respectfully submit that dependent Claims 5-11 are also patentable over Highbloom in view of Hogan and further in view of DeFrancesco.

Claims 16-22 depend, directly or indirectly, from independent Claim 12 which recites a system for processing cash advance requests, wherein the system includes a data repository, and a process management and workflow system coupled to the data repository, wherein the process management and workflow system is configured to “receive a cash advance request...record the cash advance request...evaluate current collateral information...and evaluate current credit status.”

None of Highbloom, Hogan, or DeFrancesco, considered alone or in combination, describe nor suggest a system for processing cash advance requests wherein the system includes a data repository, and a process management and workflow system coupled to the data repository, wherein the process management and workflow system is configured to receive a cash advance request, record a cash advance request, evaluate current collateral information, and evaluate current credit status. Rather, Highbloom describes a computer system for monitoring the status of individual items of personal property which serve as collateral for securing financing, Hogan describes a system that charges a difference between a credit card payment received and an credit card installment loan amount due against a cardholders credit line as a cash advance, and DeFrancesco describes a centralized credit application entry and routing system which accepts applications from automotive dealerships, and selectively forwards them to funding sources. Accordingly, Applicants submit that Claim 12 is patentable over Highbloom in view of Hogan and further in view of DeFrancesco.

Claims 16-22 depend, directly or indirectly, from independent Claim 12 which is submitted to be in condition for allowance. When the recitations of Claims 16-22 are considered in combination with the recitations of Claim 12, Applicants respectfully submit that dependent Claims 16-22 are also patentable over Highbloom in view of Hogan and further in view of DeFrancesco.

Notwithstanding the above, the rejection of Claims 5-11 and 16-22 under 35 U.S.C. § 103(a) as being unpatentable over Highbloom in view of Hogan and further in view of DeFrancesco is further traversed on the grounds that the Section 103 rejection of the presently pending claims is not a proper rejection. Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Highbloom using the teachings of Hogan and DeFrancesco. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combination. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.

None of Highbloom, Hogan, or DeFrancesco, considered alone or in combination, describe or suggest the claimed combination. Rather, the present Section 103 rejection is based on a combination of teachings selected from multiple patents in an attempt to arrive at the claimed invention. Specifically, Highbloom is cited for its teaching of a process management and workflow system used to evaluate current collateral information and evaluate current credit status. To the extent understood, however, Highbloom actually teaches a system for entering financial information pertaining to a floor plan credit loan, a consumer loan being extended, or

the receipt of money into a processor at a remote location by means of a floppy disk. Hogan is cited for its teaching of a method to process a cash advance request via a financial transaction card. To the extent understood, however, Hogan actually teaches that a system that charges a difference between a credit card payment received and an credit card installment loan amount due against a cardholders credit line as a cash advance. DeFrancesco is cited for its teaching of a method that includes identifying dilution, reviewing advance rate, and reviewing fraud. To the extend understood, however, DeFrancesco describes a centralized credit application entry and routing system which accepts applications from automotive dealerships, and selectively forwards them to funding sources.

Since there is no teaching nor suggestion for the combination of Highbloom, Hogan, and DeFrancesco, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a combination is impermissible, and for this reason alone, Applicants request that the Section 103 rejection of Claims 5-11 and 16-22 be withdrawn.

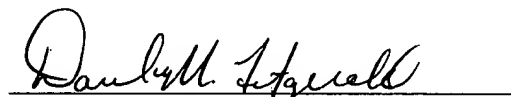
For the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 5-11 and 16-22 be withdrawn.

Newly added Claim 23 recites a method for processing cash advance requests using a process management and workflow system coupled to a data repository. None of the art cited in the Office Action, considered alone or in combination, describe or suggest a method for processing cash advance requests as recited in Claim 23. Accordingly, Applicants respectfully submit that Claim 23 is patentable over the cited art.

Newly added Claim 24 recites a system for processing cash advance requests that includes a data repository, and a process management and workflow system coupled to the data repository. None of the art cited in the Office Action, considered alone or in combination, describe or suggest a system for processing cash advance requests as recited in Claim 24. Accordingly, Applicants respectfully submit that Claim 24 is patentable over the cited art.

In view of the foregoing amendments and remarks, all the claims now active in this application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully Submitted,

A handwritten signature in cursive script, appearing to read "Daniel M. Fitzgerald", is written over a horizontal line.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Smith et al. :
Serial No.: 09/392,028 : Art Unit: 3624
Filed: September 8, 1999 : Examiner: Felten, D.
For: METHODS AND APPARATUS :
FOR PROCESSING CASH :
ADVANCE REQUESTS :

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GROUP 3600

SUBMISSION OF MARKED UP PARAGRAPHS AND CLAIMS

Hon. Commissioner for Patents
Washington, D.C. 20231

Submitted herewith are marked up Paragraphs and Claims in accordance with 37 C.F.R.
1.121(b)(1)(ii) and 1.121(c)(1)(ii).

IN THE SPECIFICATION

Please replace the paragraph beginning on page 3, line 9, and ending on page 3, line 10,
with the following replacement paragraph.

Figures 21A-21C [is] show an activity diagram for monitoring accounts receivable,
accounts payable, and inventory.

Please replace the paragraph beginning on page 3, line 11, and ending on page 3, line 12,
with the following replacement paragraph.

Figures 22A-22C [is] show an activity diagram for facsimile-based client report
submission.

Please replace the paragraph beginning on page 3, line 13, and ending on page 3, line 13, with the following replacement paragraph.

Figures 23A-22B [is] show an activity diagram for processing cash advance requests.

Please replace the paragraph beginning on page 7, line 24, and ending on page 7, line 28, with the following replacement paragraph.

Fax server 52 receives collateral information from customers that the customers have in paper form (e.g., bills of lading, paper copies of invoices) and then routes this information in electronic form to data repository 100, e.g., to the [document] process management and workflow [process engine] manager 102. Additional details regarding fax server 52 are set forth below.

Please replace the paragraph beginning on page 9, line 14, and ending on page 9, line 23, with the following replacement paragraph.

Referring again particularly to the drawings, Figure 4 is a class diagram illustrating a general information model [120] 130. As shown in Figure 4, there are a variety of loan types, e.g., asset based loan [122] 131, term loan [124] 132, factoring loan [126] 133. Some loan types, such as factoring loan [126] 133, have further sub-classes, e.g., recourse factoring loan [128] 134 and non-recourse factoring loan [130] 135. Each loan type has its own requirements in terms of defining collateral, computing availability, payment, and processing terms, for example. Additional loan types can be added to the system by sub-classing a ClientLoan object [132] 136 and building any additional classes required to define and track the loan.

Please replace the paragraph beginning on page 10, line 14, and ending on page 10, line 19, with the following replacement paragraph.

Figure 9 is a class diagram for an accounts receivable model 220. The InvoiceAdjustment 166, ARInvoice 186, and ARPayment 206 objects are used to track accounts receivable information [146] 144 and to reconcile invoices and payments. These objects are also

used by higher level analysis and reporting tools (e.g., to determine ineligibles, for fraud detection, risk management, and on-site client audits).

Please replace the paragraph beginning on page 11, line 3, and ending on page 11, line 9, with the following replacement paragraph.

Figure 12 is a class diagram 280 for relationships between models for monitoring accounts payable [144] 146, accounts receivables [146] 144, and inventory 262. A NoticeOfRevolvingCreditAdvance 282 object is used to process cash advances based on current loan availability for borrowing. A BorrowingBaseCertificate 284 object is used to monitor accounts payable, accounts receivable, ineligibles, and inventory to update and track the current ABL loan availability for borrowing.

Please replace the paragraph beginning on page 16, line 6, and ending on page 16, line 15, with the following replacement paragraph.

Specifically, at some time (after logging in), the user checks to determine whether reports are due 322. The user can enter their accounting system with the knowledge of what reports he/she must produce and must produce a report in the exact format specified 324. After generating the desired report, the user then exports the report to their local file system (or one visible to the browser) 326. From the browser, the user selects to send the generated report 328. The received report [will be] is stored 330 in a database [330]. The reports are viewable by designated personnel. Exhibit information is then extracted 332 from the defined report format. The exhibits are stored 334 for review by the appropriate personnel.

Please replace the paragraph beginning on page 22, line 17, and ending on page 22, line 28, with the following replacement paragraph.

Referring to Figure 19, print scraping is performed by application server 14, process management and workflow [system] manager 102, and an engine, sometimes referred to as a mapping and translation engine 500, such as the commercially available tools from Data Junction, which contain a suite of applications for defining grammars to parse files of non-

uniform structure in order to perform print-scraping. The text extraction, in the exemplary embodiment, is performed by a commercially available system such as the known Cambio system. Once a script has been defined, the file can be parsed and pertinent data can be extracted, manipulated, mapped and transformed into a variety of output formats including direct inputs over ODBC into relational databases (e.g., an Oracle database) or output into a structured text file, such as an XML file.

Please replace the paragraph beginning on page 24, line 1, and ending on page 24, line 8, with the following replacement paragraph.

After the file has been preprocessed as described, and if there are preprocessing errors 506, a preprocessing error 508 message is generated, the execution flow through the processing pipeline is halted, and control is returned with the error condition to [workflow and] process management and workflow manager 102. If there are no errors, and if the file needs to be segmented 510, a segmenting process 512 is initiated. If no segmentation is needed, the file is submitted with the data retrieved about known filetypes from data repository 100 to a file recognition process 514.

Please replace the paragraph beginning on page 24, line 27, and ending on page 25, line 15, with the following replacement paragraph.

For file recognition 514, a list of known file types is retrieved from data repository 100 for the specific user who submitted the document. This list along with the preprocessed file is submitted to a screening algorithm which scans the file against a list of regular expressions contained within the list of known file types. The scanning algorithm searches for a match between the content of the preprocessed file and one of the stored regular expressions. If a file has gone through the entire set of regular expressions for the given user and no match is made 516, control is returned to [workflow and] process management and workflow manager 102 with an error message 518. If a file has gone through the set of known regular expressions and the file matches more than one regular expression in the set, an error 518 is sent and control is returned to [workflow and] process management and workflow manager 102 indicating that the file could

not be recognized. In this case, the filetype is ambiguous since it has matched more than one regular expression and therefore, a decision about which extraction and mapping/translation scripts to select can not be made. If a file is successfully matched with a corresponding regular expression, then the file, the data extraction script, and a translation script are passed on to a text extraction process 520.

Please replace the paragraph beginning on page 25, line 21, and ending on page 25, line 27, with the following replacement paragraph.

Data extracted during text extraction 520 is then mapped and translated 524 into an intermediate format. This process uses a script that dictates how to map the extracted data to the intermediate file format. If successful 526, the parsed data are then passed to [workflow and] process management and workflow manager 102 for further processing 528. If errors occur during the mapping and translation of the extracted data, then a message 530 is sent and control is returned to [workflow and] process management and workflow manager 102.

Please replace the paragraph beginning on page 27, line 14, and ending on page 28, line 17, with the following replacement paragraph.

Referring now specifically to the drawings, Figures 21A-21C [is] show an activity diagram for monitoring accounts receivable, accounts payable, inventory, trading partners, chart of accounts, invoices, and payments. Activities are located in respective columns based on the system that performs the activity, and the columns correspond to a client user system 560, a legacy accounting system 562, a report submission system 564, a web server 566, a process management and workflow system 568, a document management system 570, an automated document loading system 572, an online data repository system 574, a back office system 576, and a quality control system 578. Upon initiation of operations 580, user 560 reviews and approves the financial information 582. Accounting system 562 then generates a financial report 584, and a connection with web server 566 is established 586. An authentication routine 588 authenticates the user/client 590. Once authenticated 592, the financial report is transmitted 594 and web server 566 receives the report 596. Activities 586, 588, 592, and 594 correspond to the

client report submission process described above. Process management and workflow system 568 then starts financial report processing 598 and records receipt of the report 600. The report is archived 602 in document management system 570. Financial information is then extracted 604, and a print scrape report 606 is generated, e.g., in accordance with the print scraping process described hereinbefore. If there are processing errors 608, then quality control system 578 reviews and corrects extraction problems 610, and another print scrape report 606 is generated. If there are no extraction errors, then extraction is complete 612. The financial information is then loaded into the data repository 614, and once loaded 616, and if there are data loading errors 618, then quality control system 578 reviews and corrects any errors 620 and the financial information is again loaded 616. If there are no errors, then process management and workflow system 568 loads collateral information 622, e.g., A/R, A/P, and inventory information. The client information is updated 624, and the updated financial information is merged with account details 626. In addition, the back office systems are updated 628, and client availability information 630 also is updated. Processing is then complete 632.

Please replace the paragraph beginning on page 28, line 18, and ending on page 29, line 10, with the following replacement paragraph.

Figures 22A-22C [is] show an activity diagram for a facsimile-based client report submission. Activities are located in respective columns based on the system that performs the activity, and the columns correspond to a client user 640, an outbound fax machine system 642, an inbound fax server 644, a process management and workflow system 646, a document management system 648, a collateral analyst 650, and a data repository system 652. Upon starting operations 654, user 640 determines whether it has the required paper collateral 656. The collateral is then sent via fax 658, and is received 660 by inbound fax server 644. Upon receipt 662, the fax documents are compressed 664, and the compressed documents and the sender's station identifier are sent 666 to system 646. Upon receipt of this information 668, system 646 then records the document based on the sender identifier 670, e.g., caller identification of phone or station identifier for fax machine, and the collateral document is archived 672. The document is then placed in a queue for review 674. Once the document

review process is initiated 676, then collateral analyst 650 is prompted to review the document 678. The document is then pulled for review 680, and the document is matched with the client financial information 682 and a link is established between the document and the corresponding financial information 684. The collateral document also is archived with the matched financial information 686. The processing is then complete 688. An example of the matching process is matching a bill of lading with an invoice.

Please replace the paragraph beginning on page 29, line 26, and ending on page 30, line 14, with the following replacement paragraph.

Figures 23A-23B [is] show an activity diagram for processing cash advance requests. Activities are located in respective columns based on the system that performs the activity, and the columns correspond to a client user web browser 700, a web server 702, a process management and workflow system 704, a document management system 706, an online data repository 708, and back office system 710. Upon starting operations 712, the client determines a need to borrow money 714. The client then connects to the web server 716, and authenticates to the server 718. Web server 702 then authenticates the client 720. Once authenticated 722, the user initiates a request for a cash advance 724. The request is forwarded 726 by server 702, and a cash advance request is created 728 by system 704. The cash advance request is recorded 730 and archived 732 by document management system 706. The current collateral information of the client is then evaluated 734, including a review of the status of current collateral 736. If the collateral is not up-to-date 738, then updated collateral information is provided 740 using the electronic report submission process (described above) and another evaluation is executed 734. If the collateral is up-to-date, then the current credit status of the client is evaluated 742 by analyzing current credit information 744.

Please replace the paragraph beginning on page 31, line 8, and ending on page 31, line 21, with the following replacement paragraph.

Figure 24 is an activity diagram for updating financial information. Activities identified in Figure 24 are performed by a process [manager] management and workflow [system] manager

790. Specifically, upon starting a financial information update 792, the accounts receivable position is updated 794, the inventory position is updated 796, and the accounts payable position is updated 798. Generally, whenever the financial information is updated by receiving new financial information, the A/R, A/P, or inventory information should be updated as well. These processes typically involve reconciling the new information with the current position, identifying and classifying ineligible, comparing the financial position with loan covenants, and analyzing the information with historical trends for the borrowing customer and against similar industries. Further, composite models that describe the correlation of A/R, A/P, and inventory positions may be used to help identify fraud and possible performance problems for the borrowing customer.

Please replace the paragraph beginning on page 31, line 22, and ending on page 32, line 11, with the following replacement paragraph.

Figure 25 is an activity diagram for determining accounts receivable performance. Activities are located in respective columns based on the system that performs the activity, and the columns correspond to a process [manager] management and workflow [system] manager 800, an online data repository 802, and an account manager system 804. Upon starting an update of an accounts receivable position 806, repository 802 reconciles the accounts receivable (AR) position 808, determine AR ineligible 810, and calculates AR parameters 812. Reconciling A/R position typically involves reviewing the client's A/R information, and matching invoices with payments and credit memos. Determining A/R ineligible involves analyzing invoices in the A/R and applying a set of criteria that declares that certain invoices cannot be used to determine the current credit line (borrowing base). The criteria for deeming an invoice ineligible include contras (invoices to companies that the borrowing client also owes money), concentration (typically a limit is set on the maximum percent of business that a borrowing client may have with a customer and have it count towards the borrowing base), aging (invoices that have not been paid after a specified number of days since issued) and cross aging (if more than a specified percent of the total A/R for a specific customer is past due, then the entire A/R for that customer is declared ineligible).

Please replace the paragraph beginning on page 34, line 15, and ending on page 34, line 24, with the following replacement paragraph.

Risk management is accomplished using process management and workflow [engine] manager 102, electronic document management and control system 104, interactive analysis and reporting tools 122, and automated credit analysis and scoring methods. Process management and workflow [engine] manager 102 provide the basis for automating, enforcing, and tracking the defined business processes and rules (e.g., review and approval processes). When the borrowing customer and internal communications are handled electronically, document management system 104 stores and retrieves the information, as well as provides the basis for long-term archival storage of these documents, which also is useful in supporting audits and fulfilling legal obligations.

Please replace the paragraph beginning on page 35, line 6, and ending on page 35, line 10, with the following replacement paragraph.

Reporting tools 122 also generate the reporting information in a variety of formats (HTML, PDF, Excel) and are used for both printing and interactive on-line use. Batch reports are automatically routed to appropriate individuals and roles based on business process and rules defined and executed by the process management and workflow [engine] manager 102.

IN THE CLAIMS:

1. (once amended) A method for processing cash advance requests using a process management and workflow system coupled to a data repository, [upon receipt of a cash advance request by the process management and workflow system,] said method comprising the steps [step] of:

receiving a cash advance request at the process management and workflow system; and

operating the process management and workflow system to record the cash advance request, evaluate current collateral information, and evaluate current credit status.

12. (once amended) A system for processing cash advance requests, said system comprising a data repository, and a process management and workflow system coupled to said data repository, said process management and workflow system configured to:

receive a cash advance request;

record the [a] cash advance request;

evaluate current collateral information; and

evaluate current credit status.

Please add the following claims:

23. (newly added) A method for processing cash advance requests using a process management and workflow system coupled to a data repository, said method comprising the steps of:

receiving from a customer at the process management and workflow system collateral information including at least one of accounts receivable, accounts payable, inventory information, trading partners information, chart of accounts, invoices, and payment information;

storing the collateral information in the data repository;

receiving from the customer a cash advance request at the process management and workflow system;

operating the process management and workflow system to record the cash advance request;

updating the collateral information of the customer via the process management and workflow system such that the customer collateral information is current;

evaluating the current, customer collateral information through the process management and workflow system;

evaluating current credit status of the customer through the process management and workflow system including an analysis of at least one of the customer's business performance, dilution, and advance rate; and

determining through the process management and workflow system to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

24. (newly added) A system for processing cash advance requests, said system comprising a data repository, and a process management and workflow system coupled to said data repository, said process management and workflow system configured to:

receive from a customer collateral information including at least one of accounts receivable, accounts payable, inventory information, trading partners information, chart of accounts, invoices, and payment information;

store said collateral information in said data repository;

receive from said customer a cash advance request;

record the cash advance request;

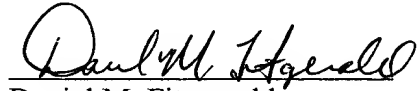
update said collateral information of said customer such that said customer collateral information is current;

evaluate said current, customer collateral information;

evaluate current credit status of said customer including an analysis of at least one of said customer's business performance, dilution, and advance rate; and

determine to at least one of approve said customer's cash advance request, deny said customer's cash advance request, and initiate a manual review of said customer collateral information.

Respectfully Submitted,

A handwritten signature in cursive script, appearing to read "Daniel M. Fitzgerald", written over a horizontal line.

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